

# **EXHIBIT 2**

**ALEJANDRO MORALES-MEJIA**

**v.**

**MID-CENTURY INSURANCE COMPANY, et al.**

**DEFENDANT, MID-CENTURY INSURANCE COMPANY'S  
PETITION FOR REMOVAL**

# **EXHIBIT 2**

**Time Limit Policy Limit UM-UIM Demand  
Letter dated January 19, 2016**



**THE LAW OFFICE OF KRISTIAN  
LAVIGNE AND ASSOCIATES**

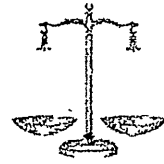
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January 19, 2016

**TIME LIMIT POLICY LIMIT UM-UIM DEMAND**

Farmers Insurance

VIA-US-MAIL

National Document Center

PO Box 268993

Oklahoma City, OK 73126-8993

<b>RE:</b>	<b>Our Client:</b>	<b>Alejandro Morales Mejia</b>
	<b>Your Insured:</b>	<b>Alejandro Morales Mejia</b>
	<b>Claim #:</b>	<b>3003456745-1-2</b>
	<b>Date of Loss:</b>	<b>5/24/2015</b>

To whom it may concern:

This firm represents **Alejandro Morales Mejia** relating to an automobile accident that occurred on **5/24/2015** for which he sustained serious injuries. My client has not yet concluded medical treatment but the medical and other damages have reached a point where a policy limit UM/UIM demand is now appropriate.

**On or about May 24, 2015 my client was rear ended by an uninsured vehicle in Clark County Nevada. The other vehicle was found at fault for the subject collision.**

**Please note that this was a violent collision with over \$12,000 in property damage to my client's vehicle. My client's vehicle was later deemed a total loss.**

**Due to the nature and magnitude of this collision there is no defense to liability or causation of my client's injuries.**

**TREATMENT**

Immediately following the accident, **Alejandro Morales Mejia** began experiencing pain in his neck, back, and shoulder. When his symptoms failed to resolve he presented to Dr. David Lewis, DC of Spinal Rehabilitation Center. Dr. Lewis performed X-rays of the neck and back to aide in his diagnosis. Dr. Lewis diagnosed my client as follows:

**CLINICAL IMPRESSION:**

1. Hyperextension/Flexion Injury	847.0
2. Lumbar Sprain/Strain	784.0
3. Thoracic Sprain/Strain	847.2
4. Fatigue and Malaise	780.79
5. Muscle Spasm	728.85

Dr. Lewis began a rigorous course of chiropractic care, combined with physical therapy. Physical Therapy modalities included cryotherapy, thermotherapy, mechanical and manual massage, electrical muscle stimulation, manual and mechanical traction to the affected areas. Dr. Lewis also performed chiropractic manipulations, joint immobilizations, myofascial release and soft tissue mobilization.

Dr. Lewis also referred Alejandro Morales Mejia to a medical doctor for further examination. 6/2/2015, **Alejandro Morales Mejia** presented to Dr. Thomas A. Shang, M.D. of Quality Care Medical Consultants for examination. Dr. Shang examined my client and confirmed his injuries. Dr. Shang prescribed pain medication and muscle relaxers and told him to continue with the chiropractic care. My client returned for a follow up visit on 6/23/2015, 7/30/2015.

After months of conservative treatment, **Alejandro Morales Mejia** was still experiencing significant pain in his neck and back so he was referred for MRI's of his lumbar spine. MRI's of the lumbar spine were performed on 7/10/15 at Las Vegas Radiology. The pertinent results of the MRI's were as follows:

#### **LUMBAR SPINE**

1. Reversal of lumbar lordosis.
2. At L4-L5 there is disc desiccation and approximately 2.2 mm broad-based posterior annular bulge with ligamentum flavum and facet joint hypertrophic changes.
3. L5-S1: There is disc desiccation, endplate changes and broad-based posterior annular bulge. There is approximately 3 mm central disc protrusion and mild facet joint hypertrophic changes.

Due to the positive MRI results as well as **Alejandro Morales Mejia's** continued pain, he was referred to Dr. David Lanzkowky, M.D., a board-certified pain management specialist. Dr. Lanzkowsky examined my client and determined that he would require bilateral lumbar medial branch blocks at L3, L4, and L5 and the corresponding facet joints in order to diagnose his cervical pain generator. This procedure was performed on 7/30/2015. The pertinent results of the procedure were as follows:

#### **LUMBAR MEDIAL BRANCH BLOCKS**

1. Right L3 medial branch block
2. Left L3 medial branch block
3. Right L4 medial branch block
4. Left L4 medial branch block
5. Right L5 medial branch block
6. Left L5 medial branch block

7. Corresponding to bilateral L4-L5, L5-S1 facet joints.
8. Fluoroscopy.

After examining my client and the results of the diagnostic branch blocks, Dr. Lanzkowsky determined my client would require confirmatory bilateral lumbar medial branch blocks at L3, L4, and L5 and the corresponding facet joints. This procedure was performed on 9/16/2015. The pertinent results of the procedure were as follows:

#### **LUMBAR MEDIAL BRANCH BLOCKS**

9. Right L3 medial branch block
10. Left L3 medial branch block
11. Right L4 medial branch block
12. Left L4 medial branch block
13. Right L5 medial branch block
14. Left L5 medial branch block
15. Corresponding to bilateral L4-L5, L5-S1 facet joints.
16. Fluoroscopy.

After examining my client and the results of the confirmatory branch blocks, Dr. Lanzkowsky determined my client would require bilateral lumbar radio frequency nerve ablation at L3, L4, and L5. This procedure was performed on 10/8/2015. The pertinent results of the procedure were as follows:

#### **LUMBAR RHIZOTOMIES**

17. Right L3 medial branch rhizotomy
18. Left L3 medial branch rhizotomy
19. Right L4 medial branch rhizotomy
20. Left L4 medial branch rhizotomy
21. Right L5 medial branch rhizotomy
22. Left L5 medial branch rhizotomy
23. Corresponding to bilateral L4-L5, L5-S1 facet joints.
24. Fluoroscopy.

Alejandro Morales Mejia continued with chiropractic care until Dr. Lewis determined he had reached maximum medical improvement through chiropractic care. Dr. Shang confirmed Dr. Lewis's determination. Alejandro Morales Mejia was discharged from both doctors care at that time.

Alejandro Morales Mejia is still under the care of Dr. Lanzkowsky at this time.

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**DAMAGES****PAST MEDICAL SPECIALS**

<b>Spinal Rehabilitation Center</b>	<b>\$ 6,951.00</b>
<b>Strelhow Radiology (X-Rays)</b>	<b>\$ 165.00</b>
<b>Critical Care Medical Consultants</b>	<b>\$ 900.00</b>
<b>Las Vegas Radiology/ Valley</b>	<b>\$ 1,650.00</b>
<b>Anesthesia Rhizotomy</b>	<b>\$700.00</b>
<b>Dr. Lanzkowsky/ Centennial Medical Group</b>	<b>\$ 15,190.00</b>
<b>Centennial Surgery Center</b>	<b>\$ 28,800.00</b>
<b>Total</b>	<b>\$ 54,356.00</b>

**FUTURE MEDICAL SPECIALS**

Based on the MRI results, the results of the pain management procedures, and **Alejandro Morales Mejia's** chronic pain in his neck and low back, Dr. Lanzkowsky determined that **Alejandro Morales Mejia** suffered from Lumbar Facet Syndrome. In order to treat this injury, **Alejandro Morales Mejia** underwent radio frequency nerve ablation therapy in his back. Dr. Lanzkowsky noted that nerve ablation therapy provides only temporary relief, the effects of which last approximately one year. Accordingly, **Alejandro Morales Mejia** will require at least eight of these procedures throughout the course of his life. In addition to these treatments, **Alejandro Morales Mejia** will also require ongoing physician's visits, medication, and physical therapy. The estimated costs of these treatments are as follows (See Future's Letter from Dr. Lanzkowsky for further details):

**LUMBAR FACET SYNDROME**

Treatment	No. Times/ year	Cost per visit	Cost for procedure	Cost for 8 procedures
Physician's visits	4	\$250.00	\$1,000.00/year	\$8,000.00
Physical therapy	20-40 sessions	\$60.00	\$2,400.00/year	\$19,200.00
Surgeon's fee for radiofrequency nerve ablation	1-2	\$6,480.00	\$6,480.00	\$51,840.00
Facility fee for	1-2	\$14,400.00	\$14,400.00	\$115,200.00

radiofrequency nerve ablation				
Anesthesiologist fee for radiofrequency nerve ablation	1-2	\$1,200.00	\$1,200.00	\$9,600.00
<b>TOTAL</b>				<b>\$ 203,840.00</b>

**MEDICATIONS**

Medication	Prescribed Number of Pills per month	Cost per month	Cost per year	Cost for 5 years
Naprosyn 500mg	60	\$29.38	\$352.56	\$1,762.80
Cyclobenzapine 10 mg (generic for flexeril)	60	\$ 12.20	\$146.40	\$732.00
Ultram 50 mg	60	\$168.26	\$2,019.12	\$10,095.60
<b>TOTALS</b>		<b>\$209.84</b>	<b>\$2, 518.08</b>	<b>\$12,590.40</b>

**Total Future Medical Specials****\$ 216,430.40 +****TOTAL MEDICAL SPECIALS****\$ 270,086 +**

Taking into consideration the past and future medical specials, the excruciating past and future pain and suffering, the medically necessary future treatment, the permanency of these type of injuries, the emotional stress caused, demand is hereby made for **THE POLICY LIMITS** as full and final body injury settlement.

After you have reviewed the enclosed and your file, please contact me directly at 702-379-4413, within **10 business days** to amicably resolve this claim.

Thank you for your prompt attention to this matter.

Kristian Lavigne, Esq.